



## The Influence of Trust, in Mediating Perceived of Risk, and Web Quality on Purchasing Decisions” (Study on Student Users of Online Shopping (Shopee) at Udinus

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### Abstract

Introduction: want to see the influence of Trust, Perceived of Risk, and Web Quality on purchasing decisions. The development of the world of business and trade, technology and its use for electronic trading or what we usually call e-commerce, namely trading information carried out using the internet. Indonesia is a very potential market in the development of e-commerce, followed by the growth rate of internet users in Indonesia, based on data obtained from purchasing products via the internet, 26% of respondents were inspired to make purchases via smartphone, 76% of respondents used smartphones to search for information before they make purchases, and 12% made purchases via smartphone. The level of confidence of people making transactions via online shopping may be greatly supported by the existence of the online Shopping Guarantee program, the perception of risks arising may also be slightly reduced. Because users feel they enjoy good activities by shopping online. This research is quantitative research, the sample in this research is 109 sampling techniques used in this research, namely random sampling. Web quality has a positive and significant influence on purchasing decisions and trust, while trust has a positive and significant influence on online purchasing decisions. Risk perception has a negative and significant influence on trust and purchasing decisions, where the higher the perceived risk felt by customers, the lower their trust and purchasing decisions in online shopping.

## INTRODUCTION

In the development of the world of business and trade, technology and information are used for electronic trading or what we usually call e-commerce, namely trading carried out using the internet. Indonesia is a market with great potential for e-commerce development, followed by the growth rate of internet users in Indonesia. Judging from data from We are Social, the number of internet users in Indonesia in 2020 reached 175.4 million users and will continue to increase to 204.7 million users in 2022.

Table 1.1.

Internet User Data in Indonesia Countries ranked by Internet Users, 2020-2022

No	Year	Internet Users	Percentage
	2022	204.7 Million	63.45%
	2021	202.6 Million	62.10%
	2020	175.4 Million	60%

Note: we are social (2022)

Based on the data in table 1.1 above, in 2022, the Global Digital Report reports via the digital platform HootSuite, a marketing agency, that internet users in Indonesia will increase by 63.45%. When added up, internet users in Indonesia have reached 204.7 million people or the equivalent of half the population. Starting from 2021, it is reported that of the 272.1 million population of Indonesia, 62% of them are active internet users, totaling 202.6 million users.

This is also supported by data from katadata.com showing that the number of internet users in Indonesia in 2023 will reach 200 million users and will continue to increase to 250 million users.

Based on the data in table 1.2 above, it can be seen that the use of e-commerce in Indonesia is increasing. This can be seen from the data that Shopee users are increasing from year to year. This further strengthens the reason that e-commerce business will continue to develop in Indonesia. Progress and developments in the fields of technology and information also indirectly have an impact on lifestyle, because they require us to always be updated, know and even follow developments in what is happening in the world via the internet.

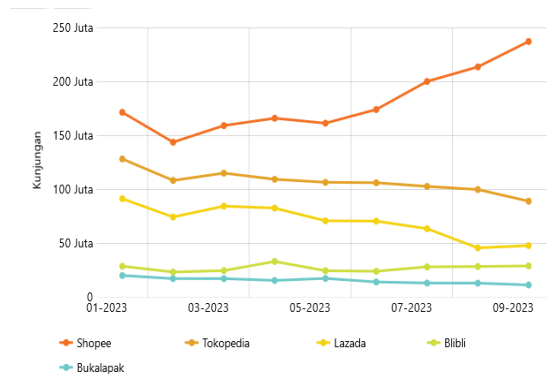
Indonesia is one of the countries with a fairly high trend of online stores, which can be easily found and accessed according to the categories that potential buyers need. The presence of online shopping as a form of C2C E-Commerce in Indonesia in the form of similar things such as Kaskus, Tokopedia, Bukalapak, Elevenia, OLX and others. The response received by online shopping is quite good, this can be seen from the enthusiasm for downloading the application in less than one year. The level of trust of people making transactions through online shopping may be greatly supported by the online Shopping Guarantee program, the perception of risks may also be slightly reduced. Because users' purchasing decisions feel that their activities are well monitored by online shopping. This is what might make online shopping quite developed in Indonesia even though it is still new and has many competitors. Online shopping must be able to compete with other e-commerce that has already appeared and is known to consumers.

online is influenced by consumer behavior in cyberspace. If consumers want to access a buying and selling site, whether offered by entrepreneurs or companies, the content of the site is very important and influences the formation of consumer purchasing decisions. In this case, sometimes price is not the main consideration or benchmark used by potential buyers in their decision, but sometimes the feeling of security and trust in the products offered is the basis for their decision. Trust is an important factor because there are still many irresponsible individuals who commit fraud in the transaction process.

*Trust* (Trust), which is a consideration for buyers is whether the site they are accessing provides an online shop and sellers who can be

Table 1. 2.

Most Ecommerce User Data in Indonesia



trusted. It is very important to maintain consumer trust in business actors, because trust between both parties is the main key in carrying out a transaction. In online transaction activities, of course it cannot be separated from what is called risk. Security in transactions is a major risk that must be faced by users of online buying and selling sites.

Perceived risk (Perceived Risk) also influences someone to make purchases at online shopping. The higher perceived risk causes a person to have greater fear when transacting online, and vice versa, various concerns about e-commerce transactions can be psychological, legal or economic, such as: fear of being cheated, unsatisfactory, sometimes long delivery and confusing ordering system. Other risks of online shopping using online shopping applications include the large number of marketers who market their products in the application, making it difficult for consumers to determine credible marketers they can trust. Apart from that, there are differences between the original goods and the goods posted in the catalog by marketers in the online shopping application when the goods arrive. This deficiency is a consideration for consumers when making purchases via online shopping applications. Xian et al. (2022) said that in online shopping, risks arise because there is no direct interaction between marketers and consumers, so consumers tend to speculate on the credibility of marketers or the quality of the goods they market.

According to Sarwono and Prihartono (2022), another supporting factor that encourages consumers to carry out e-commerce activities is Website Quality. The quality of a company's website must present the company's presence in the eyes of customers virtually so that consumers trust and carry out online transactions through the company. Gregg and Walczak (2010) stated that those who have good website quality, even though they do not have a good reputation, are more trusted than sellers who have a good reputation, but poor website quality. Based on the researcher's observations in August-November, there were still many students at UDINUS who had not carried out online shopping activities even though web facilities were already available. Apart from that, in the industrial era 4.0, there was intensive promotion so that people would use digital facilities. Research gap in this research, There is a

research gap between Rafqi, Ali 2020 where in the results of his research it was found that Perceived Risk did not have a positive influence on online purchasing decisions, whereas for the Merani 2021 research results it was found that Perceived Risk had a positive influence on online purchasing decisions

Based on the description above, what is interesting about this problem is how online shopping can improve consumer purchasing decisions by maintaining and increasing trust, and overcoming the risks felt by consumers, by providing a quality Web interface so that online shopping can become the number one e-commerce in Indonesia. Based on data obtained by researchers "E-commerce in Southeast Asia 2023", Indonesia has a GMV of 51.9 billion US dollars or approximately IDR 773.7 trillion in 2022. In the report, Shopee is listed as the number one marketplace, aka the largest in Indonesia for 2022. Shopee is followed by Tokopedia, Lazada, Bukalapak, TikTok Shop, and BliBli.

Therefore, researchers are interested in conducting research with the title "The Influence of Trust, in mediating Perceived Risk, and Web Quality on Purchasing Decisions" (Study of Student Users of Online Shopping (Shopee) at UDINUS).

## RESEARCH METHODS

Research This research uses quantitative research methods. Quantitative research methods are research methods whose system is based on numbers and the data is obtained from questionnaires with the aim of explaining the theory of current phenomena. The type of research in this research uses associative research. Associative research is a problem formulation that aims to find out or understand the relationship between two or more variables and to find out the cause and effect in a problem. The data used in this research uses primary data. Primary data was obtained through a questionnaire that had been created and prepared by the researcher in the form of questions related to the problems in the research. Questionnaires distributed and distributed must be filled in consistently by respondents in accordance with the researcher's criteria to make it easier for

researchers to complete their research. The operational definition and measurement of variables in this research contains two variables, namely the dependent variable, independent and intervening variables. The dependent variable is the dependent variable which is influenced by other variables while the independent variable is the independent variable which influences the dependent variable. The dependent variable in this research is the purchasing decision, while the independent variables are trust, web quality and risk perception.

In research, a population is a collection of subjects who meet the criteria for conducting research in order to receive responses that can be processed into processed data (Sugiyono, 2010). The population in this research is shopee users on the UDINUS Semarang campus. The sampling technique in this research is using an accidental sampling technique where the researcher will use random respondents with the criteria that the subject is a user of the Shopee application. The sample in this research uses the lemeshow formula where the sample size is 96. The data analysis technique used in this research namely multiple regression analysis T test

The scale used in this research is a Likert scale which is related to the respondent's assessment. The Likert scale is an assessment attribute by giving a score of 1-5. The information that will be taken from the results of this scale is the respondent's assessment from Shopee users, while secondary data will be obtained from research. and theories that have previously been carried out.

## RESULTS AND DISCUSSION

### Instrument Test

#### Validity test

Validity testing is carried out to determine whether a measuring instrument has carried out its measuring function. If the correlation number obtained is greater than the critical number ( $r_{count} > r_{table}$ ) then the instrument is declared valid. Based on tests carried out by researchers, it was found that each statement item contained in the questionnaire, both variable X (risk perception, web quality) and variable Y (purchasing decision,

trust) showed a value greater than 0.361. So it can be concluded that all statement items used are valid

### Reliability Test

Reliability testing is carried out on statement items that are included in the valid category. Reliability testing is carried out by testing the instrument only once. then analyzed using the Cronbach's alpha method. A questionnaire is said to be reliable if the reliability coefficient is positive and greater than the r-table value of 0.6. The results of the reliability test are as follows:

Table 4.1  
Reliability Test Results

Variable	Cronbach's Alpha	r-table	information
Web Quality	0.929	0.6	Reliable
Risk Perception	0.983	0.6	Reliable
Trust	0.927	0.6	Reliable
Buying decision	0.861	0.6	Reliable

It is known that in the table above it can be seen that the reliability value for all statement items in the questionnaire for each variable being studied is greater than 0.6. This result shows that the statement items in the questionnaire are reliable for measuring the variable.

### Classic Assumption Test

#### Multicorrelation Test

Table 4.2 Multicollinearity Test of Equation I

Research variable Collinearity Statistics		
Tolerance VIF		
1. <i>Perceived Risk</i>	0.640	1,564
2. Web Quality	0.640	1,564

Source: SPSS processed results, 2020

Table 4. 3Multicollinearity Test Equation II

No Research variable	Collinearity Statistics	
	Tolerance	VIF
1. <i>Perceived Risk</i>	0.386	2,590
2. Web Quality	0.613	1,631
3. <i>Trust</i>	0.423	2,365

Source: SPSS processed results,  
2020

Quality, Trust in purchasing decisions do not have multicollinearity problems.

Based on coefficient table 4.11 and table 4.12, it shows that all tolerance values are greater than the default value determined at 0.10, while the VIF value also shows below 10. Thus it can be concluded that all research variables have met the tolerance threshold and value requirements. VIF, meaning that the variables Perceived of Risk, Web

#### Heteroscedasticity Test

To determine if the data does not have a heteroscedasticity problem, it can be seen from the Spearman rho test, with the criterion of a significance value  $> 0.05$ . Following are the test results:

Table 4.3 Heteroscedasticity Test (Spearman rho Test) Equation I

Correlations				
		Risk_Perception	Web_Quality	abs
Risk_Perception	Pearson Correlation	1	-.600**	,000
	Sig. (2-tailed)		,000	1,000
	N	109	109	109
Web_Quality	Pearson Correlation	-.600**	1	,000
	Sig. (2-tailed)	,000		1,000
	N	109	109	109
abs	Pearson Correlation	,000	,000	1
	Sig. (2-tailed)	1,000	1,000	
	N	109	109	109

Table 4.4. Heteroscedasticity Test (Spearman rho Test) Equation II

Correlations					
		Risk_Perception	Web_Quality	Trust	abs
Risk_Perception	Pearson Correlation	1	-.600**	-.747**	,000
	Sig. (2-tailed)		,000	,000	1,000
	N	109	109	109	108
Web_Quality	Pearson Correlation	-.600**	1	,551**	,000
	Sig. (2-tailed)	,000		,000	1,000
	N	109	109	109	108
Trust	Pearson Correlation	-.747**	,551**	1	,000
	Sig. (2-tailed)	,000	,000		1,000
	N	109	109	109	108
abs	Pearson Correlation	,000	,000	,000	1
	Sig. (2-tailed)	1,000	1,000	1,000	
	N	109	109	109	109

Based on Table 4.3 and table 4.4, it shows that the results of the heteroscedasticity test show that the significance value is above 0.05. Thus, it can be concluded that in the testing in this study there was no heteroscedasticity problem so that it can be carried out in subsequent tests.

#### Normality test

The normality test is carried out to test whether the data that will be used in hypothesis testing, namely the data from the dependent and independent variables used, is normally distributed or not.

Table 4.5  
Normality Test Results

Variabl e	Me an	Standa rd Deviasi on	Sig	P	Informat ion
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Web Quality	15.8	4,033	0.1	>0.05	Normal
Risk Perception	13.5	4,868	0.1	>0.05	Normal
Trust	10.2	3,446	0.1	>0.05	Normal
Buying decision	24,2	2,747	0.2	>0.03	Normal

Based on the table data above, it is found that the significance value of the variable exceeds 0.05 from the Kolmogorov Smirnov normality test, which means that the scale that has been distributed is normally distributed.

#### Regression Analysis

##### Simple Linear Regression Test

Table 4.6

Equation 1 Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14,318	1,659		8,630	,000
Perceived Risk	-,461	,056	-,651	-8,214	,000
Web_Quality	,137	,068	,161	2,028	,045

a. Dependent Variable: Trust

Based on the data above, it can be concluded as follows

- a. The coefficient value of Perceived Risk on purchasing decisions is -.651, which means that the higher the Perceived Risk, the lower the respondent's purchasing trust in online shopping.

- b. The coefficient value of web quality on purchasing decisions shows a positive value of 0.161, which means that the higher the quality of the web received, the greater the trust in online shopping.

Table 4.7

Equation 2 Linear Regression

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	21,487	1,516		14,172	,000
Trust	,333	,068	,417	4,893	,000
Perceived Risk	-,188	,050	-,334	-3,750	,000
Web_quality	,119	,048	,175	2,462	,015

a. Dependent Variable:  
Purchase\_decision

Based on the data above, it can be concluded as follows

- The coefficient value of Perceived Risk on purchasing decisions is  $-.334$ , which means that the higher the Perceived Risk, the lower the respondent's purchasing decisions when shopping online.
- The coefficient value of web quality on purchasing decisions shows a positive value of  $0.175$ , which means that the higher the quality

of the web received, the more it will increase respondents' purchasing decisions when shopping online.

- The coefficient value of trust in purchasing decisions shows a positive value of  $0.417$ , which means that the higher the trust received, the more the respondent's purchasing decisions will increase when shopping online.

T test  
Table 4.8  
T test

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	21,421	1,539		13,915	,000
Risk_Perception	-,186	,051	-,328	-3,644	,000
Web_Quality	,120	,049	,176	2,465	,015
Trust	,334	,069	,420	4,879	,000
a. Dependent Variable: Purchase_Decision					

Based on the data above, it can be concluded as follows:

#### **Risk perception has a negative influence on trust.**

Based on the data above, it can be concluded that Perceived Risk has a negative and significant influence, where the higher the Perceived Risk received by customers can reduce the respondent's level of Trust in online purchases.

#### **Website quality has a positive influence on trust**

Based on the data above, it can be concluded that web quality has a positive and significant effect, where the higher the web quality, the higher customer confidence in buying online.

#### **Perceived risk has a negative effect on purchasing decisions**

Based on the data above, it can be concluded that Perceived Risk has a negative and significant influence, where the higher the Perceived Risk

received by customers can reduce the level of respondents' purchasing decisions in buying online.

#### **Website quality has a positive effect on purchasing decisions**

Based on the data above, it can be concluded that web quality has a positive and significant influence, where the higher the web quality, the higher the customer's purchasing decision in buying online.

#### **Trust has a positive influence on online purchasing decisions**

Based on the data above, it can be concluded that trust has a positive and significant influence, where the higher the trust received by customers can increase respondents' purchasing decisions when buying online.

#### **Sobel Test**

To find out whether Trust is able to be an intervening variable between Perceived Risk and

Trust in purchasing decisions, this research uses a sobel test. The sobel test in this research uses calculations for the sobel test. The test is said to be able to become an intervening variable if the statistical test is  $> 1.96$  and the two tailed probability significance value is  $< 0.05$ .

#### The Influence of Perceived Risk on Purchasing Decisions through Trust

Based on the Sobel test that has been carried out by researchers, the two tailed probability value from the Sobel test calculation is 0.00, where the result is less than 0.05, so it can be concluded that

trust is able to be an intervening variable between Perceived Risk and Purchase Decisions.

#### The Influence of Web Quality on Purchasing Decisions through Trust

Based on the Sobel test that has been carried out by researchers, the two tailed probability value from the Sobel test calculation is 0.06, where the result is more than 0.05, so it can be concluded that trust is not capable of being an intervening variable between web quality and purchasing decisions.

F test

Table 4.9.

Simultaneous Effect Test Results Equation 1

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	736,838	2	368,419	71,610	,000b
Residual	545,346	106	5,145		
Total	1282,183	108			
a. Dependent Variable: Trust					
b. Predictors: (Constant), Web_Quality, Risk_Perception					

Source: SPSS processed results, 2020

Table 4.10.

Simultaneous Effect Test Results Equation 2

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	547,022	3	182,341	71,636	,000b
Residual	264,719	104	2,545		
Total	811,741	107			
a. Dependent Variable: Purchase_Decision					
b. Predictors: (Constant), Trust, Web_Quality, Risk_Perception					

Source: SPSS processed results, 2020.

Based on the results of the F test in table 4.16, it is known that in equation 1, the calculated F value is 71,610 with a significance value of 0.000. These results show that *Perceived Risk* and *Web Quality* on Trust together have a significant effect on Trust. In equation 2, the F-count value is 71.636 with a significance value of 0.000. These results show that *Perceived Risk*, *Web Quality* and

Trust together they have a significant effect on purchasing decisions.

#### Coefficient of Determination Test

The coefficient of determination represents the amount of contribution of the independent variable in influencing the dependent variable. The  $r^2$  value ranges between  $0 < r^2$



Table 4.11  
Equation 1 Test of determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775a	.601	.593	1,752
a. Predictors:	(Constant), Web_Quality, Risk_Perception			

From the results of the data above, it can be concluded that the influence of web quality and Perceived Risk can increase consumer trust in buying online with a percentage level of 60% while the rest is influenced by other factors.

Table 4.12  
Equation 2 determination test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.758a	.575	.567	2,268
a. Predictors:	(Constant), Web_Quality, Risk_Perception			

From the results of the data above, it can be concluded that the influence of web quality and Perceived Risk can increase consumer purchasing decisions in buying online with a percentage level of 58% while the rest is influenced by other factors.

### Discussion of the Influence of Trust in Mediating Perceived Risk and Web Quality on purchasing decisions

#### The Influence of Perceived Risk on Trust

The research results show that customers' Perceived Risk has a negative and significant influence on consumer trust in making purchases on online shopping sites, thus it can be interpreted that the higher a person's Perceived Risk will reduce a person's trust in making purchases on online shopping sites. If the trust that consumers have in online shopping sites is high and exceeds the risk factors perceived by consumers, then consumers will establish relationships and carry out online transactions through online shopping sites even though there are still perceived risks. In

other words, Trust determines the action a consumer will take even though the consumer still feels the risk has a negative impact on the results of the action they will take

The results of this research are in line with research conducted by Murwatiningsih and Apriliani (2013) which states that the high risk perceived by consumers will cause a trust crisis. Similar research was found in Putra et al., (2016), in their research, the results showed that risk perception had a negative and significant effect on Trust, which means that consumer trust has a strong influence in reducing consumer risk perceptions on e-commerce sites.

#### The Influence of Websites on Trust

The research results show that Web Quality has a positive and significant influence on consumer trust in making purchases on online shopping sites, thus it can be interpreted that the higher the online shopping site provides quality sites, the more trust a person will have in making purchases on online shopping sites. Web quality is able to encourage consumers to carry out e-commerce activities, namely that a company's website must present the company's presence in the eyes of customers virtually so that consumers trust and carry out online transactions through the company.

The results of this research are in line with research conducted by Asih & Pratomo (2018) which emphasizes the role of good quality page design in increasing consumer trust in online sales. Chang et al. (2014) and Habibi, et al. (2014) argue that if a company's website has good quality in terms of services, information and systems, there will be a tendency for consumers to place their trust in the company.

#### The influence of Perceived Risk on purchasing decisions

The results of the research show that customers' Perceived Risk has a negative and significant influence on purchasing decisions on online shopping sites, thus it can be interpreted that the higher the potential for losses or negative consequences on efforts to get the results desired by consumers in shopping online via internet media. will reduce consumer plans to buy certain products,

and how many units of product are needed in a certain period will increase someone's interest in making purchases on online shopping sites.

The results of this research are in line with research conducted by Daryadi (2015) where if consumers are in a situation where the decision maker has knowledge about adverse consequences it will reduce consumer purchasing decisions on online shopping sites. This is reinforced by research by Anwar and Adidarma (2016) which shows that the risk that consumers perceive as a barrier to carrying out online transactions can make consumers tend to give up their intention to shop online

### **The influence of website quality on purchasing decisions**

The research results show that Web Quality has a positive and significant influence on customer purchasing decisions, thus the more online shopping sites present quality sites, the more a person's purchasing decisions will increase in making purchases on online shopping sites.

The results of this research are in line with research conducted by Iswara, (2016) Anwar and Adidarma (2016) that the level of consumer Web Quality has a positive and significant effect on the intention to purchase halal products. This finding supports the research results of Putra (2018) who stated that if consumers trust the online store provided by the company, this will enable them to increase their intention to make purchases online.

### **CONCLUSION**

Based on the results of the research that has been carried out, there are several conclusions that can be explained, including that Perceived Risk has a negative and significant influence on Trust and purchasing decisions, where the higher the Perceived Risk felt by customers, the lower the Trust and purchasing decisions in online shopping.

Web quality has a positive and significant influence on purchasing decisions and trust, while trust has a positive and significant influence on online purchasing decisions. The intervening test on Perceived Risk has an indirect influence on Purchasing Decisions and through Trust. "This means that to improve Purchasing Decisions what

is done is to reduce Perceived Risk, as Perceived Risk decreases, Trust increases, which will ultimately increase Purchasing Decisions." Intervening Test Results "Web Quality has an indirect effect on Purchasing Decisions and through Trust. This means that to improve Purchasing Decisions what is done is to improve Web Quality, as Web Quality increases, Trust increases, which will ultimately increase Purchasing Decisions.

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